

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: KASOWER, SHELDON Examiner: SHAIKH, MOHAMMAD Z  
Serial No.: 10/665244 Group Art Unit: 3696  
Filed: September 20, 2003 Docket No.: 20168.0004USU2  
Title: METHOD OF ON-LINE CREDIT INFORMATION MONITORING AND  
CONTROL

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CERTIFICATE OF TRANSMISSION

I hereby certify that this paper is being transmitted by EFS Web to the U.S. Patent and Trademark Office on January 28, 2010.

By: 

Name: Justine L. Suleski

**NOTICE OF APPEAL FROM THE EXAMINER**  
**TO THE BOARD OF PATENT APPEALS AND INTERFERENCES**

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 C.F.R. § 41.31(a), Applicant(s) hereby appeal to the Board of Patent Appeals and Interferences from the rejection of claims 1 and 3-22 in the above-identified application, as set forth in the Office Action mailed November 30, 2009.

Please charge Deposit Account No. 50-3478 in the amount of \$270.00 to cover the required fee for filing the Notice of Appeal as set forth under 37 C.F.R. § 41.20(b)(1).

Please charge any additional fees or credit any overpayment to Deposit Account No. 50-3478.

Respectfully submitted,

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Dated: January 28, 2010